RESEARCH HIGHLIGHTS

October 2003 Socio-economic Series 55-12

SPECIAL STUDIES ON 1996 CENSUS DATA: HOUSING CONDITIONS OF IMMIGRANTS IN THE TORONTO CENSUS METROPOLITAN AREA

Introduction

CMHC is responsible for monitoring housing conditions and providing information to assist decision-making, planning and policy formation by industry, all levels of government, and non-profit organizations.

This is one of a series of concise studies that explores the housing conditions of non-farm, non-native households reported by the 1996 Census of Canada. This report compares the housing conditions of immigrant and non-immigrant households, and profiles housing conditions based on the immigration status of primary household maintainers[1], their respective length of time in Canada, and location within the Toronto Census Metropolitan Area (CMA). It applies the same research framework as CMHC Socio-economic Research Highlight 55-3, *Housing Conditions of Immigrants*.

Commonly used terminology

Most Canadians have access to a dwelling unit that is **adequate** in condition (does not require major repairs), **suitable** in size (has enough bedrooms) and **affordable** (shelter costs are less than 30% of before-tax household income). Some Canadians live in dwellings which do not meet one or more of these standards. In some cases these households could afford to rent alternative housing which meets all three standards; in some cases they cannot. A household is said to be in **core housing need** if its housing falls below at least one of the adequacy, suitability or affordability standards *and* it would have to spend 30% or more of its income to pay the median rent of alternative local market housing that meets all three standards. More details on terminology, data definitions and national level data are provided in the first study of this series: Research Highlights Issue 55-1, *Canadian Housing Conditions*.

Canadian households can be divided into three exclusive categories based on the immigration status of their primary maintainers: non-immigrants, immigrants, and non-permanent residents. In this study, "immigrant households" refers to households whose primary maintainers were born outside of Canada. Immigrant households in this study are categorized by the time period when the household maintainer came to Canada:

- "most recent immigrants" between 1991 and 1996,
- "other-recent immigrants" between 1986 and 1990,
- "less-recent immigrants" between 1976 and 1985, and
- "pre-1976 immigrants" prior to 1976.

Findings

Immigrants to Canada tend to live in large urban centres, particularly the Toronto CMA

The majority of immigrants to Canada tend to live in the three largest Census Metropolitan Areas (CMAs), with Toronto accounting for the greatest proportion. In 1996, the Toronto, Montréal, and Vancouver CMAs contained 33% all Canadian households (see Table 1). They were home to 57% of all immigrant households, and an even greater share (74%) of "most-recent" immigrant households. The Toronto CMA alone was home to 33% of all immigrant households in Canada, and 42% of "most-recent" immigrant households.

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Table 1: Households (HHs) and Per Cent in Core Housing Need, Toronto CMA, Montréal CMA, Vancouver CMA and the rest of Canada *, 1996

	All HH		Non-Immigrants		Non-permanent		Immigrants		Immigrants by Period of Immigration							
									Prior to 1976		1976 - 1985		1986 - 1990		1991 - 1996	
	HHs (000s)	Share of Canada Total %	HHs (000s)	Share of Canada Total %	HHs (000s)	Share of Canada Total %	HHs (000s)	Share of Canada Total %	HHs (000s)	Share of Canada Total %	HHs (000s)	Share of Canada Total %	HHs (000s)	Share of Canada Total %	HHs (000s)	Share of Canada Total %
Toronto CMA	1,392	14%	678	9%	12	31%	702	33%	391	30%	117	35%	96	44%	98	42%
Montreal CMA	1,246	13%	982	13%	11	28%	253	12%	142	11%	48	14%	28	13%	35	15%
Vancouver CMA	631	6%	389	5%	5	13%	237	11%	129	10%	42	12%	28	13%	38	16%
Total - Toronto, Montreal, and Vancouver CMAs	3,269	33%	2,049	27%	28	72%	1,192	57%	662	51%	207	61%	152	69%	171	74%
Total - Canada	9,809	100%	7,674	100%	39	100%	2,096	100%	1,307	100%	337	100%	220	100%	232	100%

All numbers have been rounded.
* Includes non-farm, non-Native, non-band, non-reserve households which reported in the 1996 Census having incomes greater than zero and shelter costs less than their income.

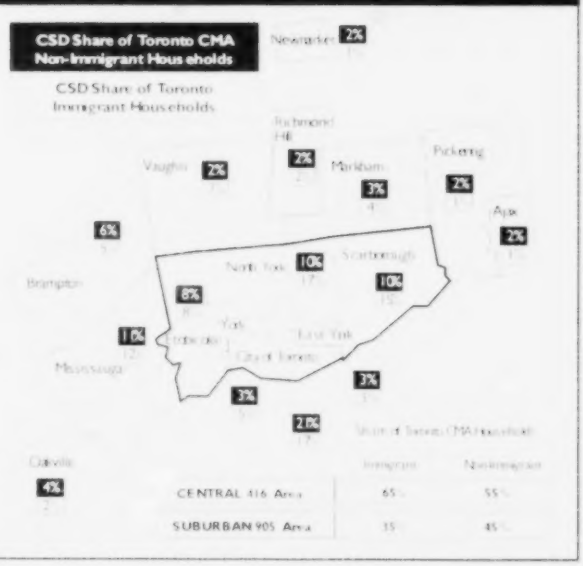
Immigrant households accounted for 50% (702,000) of the 1.4 million non-farm, non-native households in the Toronto CMA. For the rest of the country (Canada excluding the Toronto CMA), immigrant households comprised 17% of the 8.4 million households. Reflecting the continuous flow of new immigrants to the city, a significant proportion of the Toronto CMA's immigrant households are relatively recent arrivals. By length of residence in Canada:

- 14% immigrated between 1991 and 1996 ("most recent immigrants"),
- 14% between 1986 and 1990 ("other-recent" immigrants),
- 17% between 1976 and 1985 ("less-recent" immigrants), and
- 56% prior to 1976 ("pre-1976" immigrants).

In the rest of the country, "pre-1976" immigrants constituted 66% of all immigrant households. As non-permanent residents accounted for less than 1% of households in both the Toronto CMA and the rest of Canada, they are not covered any further in this study.

The longer that an immigrant has lived in Canada, the more opportunity they have had to integrate into local job and housing markets. This suggests that over time, the average income and household types of immigrants would increasingly resemble those of non-immigrants, and subsequently the housing conditions for immigrants and non-immigrants would become increasingly similar. The length of time that an immigrant household has lived in Canada is correlated with several housing-related factors, including location within the Toronto CMA, household size and composition (which determine the required size and suitability of accommodation), and average shelter costs and household income (which affect affordability). Each of these is discussed in turn below.

Figure 1: Immigrant and Non-Immigrant Households, 1996 Distribution Across Selected Toronto CMA Census Sub-Divisions (CSD)



Location: Statistics Canada divides the Toronto CMA into Census Sub-Divisions (CSDs), and immigrant settlement patterns and housing conditions fall into two distinct areas. The first area contains the six central CSDs

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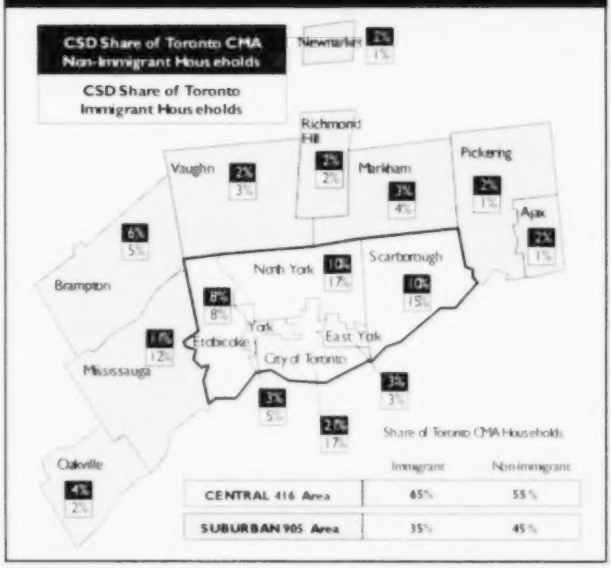

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of the old Metropolitan Toronto (Etobicoke, York, North York, East York, the City of Toronto, and Scarborough), and corresponds to the boundaries of the "416" telephone area code. The second area covers the surrounding suburban CSDs associated with the "905" telephone area code[4] (see Figure 1).

Central "416" CSDs accounted for 55% of Toronto CMA non-immigrant households, and 65% of immigrant households. The longer that an immigrant household has been in Canada, the more likely they are to live in the suburban "905". The central "416" area was home to 76% of "most-recent" immigrant households, but only 61% of "pre-1976" immigrant households (see Figure 2).

Size and composition: Toronto immigrant households were larger than their non-immigrant counterparts. This larger household size creates the need for more bedrooms to ensure they are suitably housed (see Table 2).

Figure 2: Immigrant and Non-Immigrant Households - Distribution in the Central and Suburban Areas by Length of Time in Canada, 1996

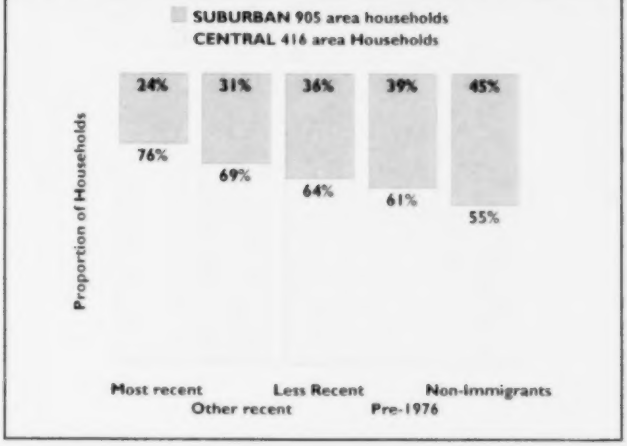

Table 2: Average Household Size and Type, Toronto CMA*, 1996

	Average HH Size (persons per HH)	All HH	Non-family HH	Family HH				
				One family				Multiple family
				Husband-Wife, no kids	Husband-Wife, with kids	Lone Parent, male	Lone Parent, female	
Toronto CMA								
Non-immigrants	2	100%	34%	23%	33%	1%	8%	1%
Immigrants:	3	100%	21%	18%	44%	2%	10%	6%
Prior to 1971	3	100%	25%	25%	37%	2%	7%	4%
1971-1980	3	100%	19%	13%	49%	2%	12%	5%
1981-1985	3	100%	19%	12%	47%	2%	12%	9%
1986-1990	4	100%	16%	11%	51%	2%	12%	8%
1991-1996	3	100%	18%	13%	49%	2%	12%	7%
Immigrants total	3	100%	21%	18%	44%	2%	10%	6%
Non-permanent residents	3	100%	38%	13%	38%	0%	13%	0%
Total - Immigrants and Non-immigrants	3	100%	27%	20%	39%	2%	9%	3%
Canada excluding Toronto CMA								
Total HHs	3	100%	29%	25%	35%	2%	8%	1%
Non-immigrants	3	100%	30%	25%	35%	2%	8%	1%
Immigrants total	3	100%	26%	25%	38%	2%	7%	3%

All numbers have been rounded.
* Includes all non-reserve households, regardless of income and STIR.

Immigrant household composition tended to result in greater bedroom requirements than non-immigrant household composition. Multiple-family households accounted for 6% of all immigrant households, but only 1% of non-immigrant households. For one-family households, 44% of all immigrant households were comprised of a husband and wife with children, compared to only 33% of non-immigrant households.

Households composed of a husband and wife without children at home, implying the need for fewer bedrooms, were less frequent among immigrants (18%) than non-immigrants (23%). Non-family households, such as individuals living alone or unrelated people sharing accommodation, were also less prevalent among immigrants, accounting for 21% of immigrant households, compared to 34% of non-immigrant households.
A much higher percentage of immigrant than non-immigrant households tended to be families. Family households (multiple- and one-family) accounted for 66% of non-immigrant households, compared to 79% of all immigrant households, and 82% of "most-recent" immigrant households.

Figure 3: Immigrant and Non-Immigrant Households - Per Cent of Households Made Up of Families in the Toronto CMA Cental and Suburban Areas, 1996

Table 3: Average Household Income, Shelter Cost*, and Shelter Cost-To-Income Ratio (STIR)**, Toronto CMA ***, 1996

	Non-immigrants			Immigrants			Immigrants by Period of Immigration											
							Prior to 1976 "Pre-1976" immigrants			1976 to 1985 "Less-recent" immigrants			1986 to 1990 "Other-recent" immigrants			1991 to 1996 "Most-recent" immigrants		
	Avg Income ($)	Avg Shelter Cost ($)	Avg STIR	Avg Income ($)	Avg Shelter Cost ($)	Avg STIR	Avg Income ($)	Avg Shelter Cost ($)	Avg STIR	Avg Income ($)	Avg Shelter Cost ($)	Avg STIR	Avg Income ($)	Avg Shelter Cost ($)	Avg STIR	Avg Income ($)	Avg Shelter Cost ($)	Avg STIR
"905" CSDs****																		
Pickering	76,600	1,168	23	72,761	1,188	24	74,413	1,105	22	71,194	1,420	28	68,647	1,444	29	60,686	1,142	32
Ajax	70,492	1,115	23	67,087	1,159	26	67,947	1,082	24	72,352	1,387	28	63,225	1,311	30	50,103	1,088	33
Vaughn	81,736	1,212	23	76,212	1,066	22	77,909	998	20	74,806	1,222	25	68,461	1,433	31	63,447	1,195	30
Markham	89,397	1,108	20	77,307	1,199	25	86,444	1,154	21	79,912	1,320	26	67,460	1,290	29	51,713	1,103	35
Richmond Hill	73,644	1,094	23	73,789	1,171	25	79,534	1,112	22	78,673	1,361	26	64,930	1,351	32	49,165	1,015	32
Newmarket	70,602	1,088	23	69,769	1,119	24	69,959	1,072	23	73,380	1,273	25	69,325	1,257	28	55,865	1,099	30
Mississauga	73,304	1,070	23	63,851	1,039	26	70,116	988	22	66,574	1,181	27	56,026	1,119	30	44,249	946	33
Brampton	66,932	1,050	23	64,985	1,102	26	68,506	1,052	23	65,796	1,225	28	59,086	1,218	30	46,690	1,012	32
Oakville	88,785	1,143	21	81,007	1,064	22	82,048	1,003	20	87,153	1,247	23	73,808	1,250	26	60,875	1,061	29
"416" CSDs																		
Scarborough	58,320	813	23	52,754	892	27	59,296	833	22	55,113	1,010	28	48,094	965	30	37,772	862	36
Toronto	68,951	950	26	50,034	770	27	57,651	772	24	48,795	820	28	40,350	767	31	34,230	711	34
East York	58,244	851	24	46,770	754	27	52,425	731	24	46,095	828	28	40,368	808	32	33,032	724	35
North York	69,707	890	23	53,896	802	26	61,502	750	22	53,699	896	28	45,820	879	31	37,197	810	35
York	53,637	823	26	42,524	734	28	46,319	665	24	42,885	851	30	38,420	841	33	33,451	746	35
Etobicoke	66,190	863	22	54,536	824	26	60,685	769	22	55,293	998	29	43,702	879	30	36,833	833	35
"905" CSDs****	75,645	1,097	23	69,320	1,093	25	74,312	1,038	22	71,190	1,241	27	60,926	1,211	30	48,097	1,009	33
"416" CSDs	65,354	889	24	51,583	810	27	58,408	769	23	51,784	908	28	44,103	869	31	36,088	791	35
Total - Toronto CMA	69,565	976	23	57,971	907	26	64,535	870	22	58,852	1,027	28	49,436	977	30	39,113	846	34

All numbers have been rounded.
* Income reported in the Census is for the preceding calendar year (i.e. for 1995).
** Shelter costs include payments for electricity, fuel, water and municipal services. For renters, they also include the rent and for owners they also include mortgage payments (principal and interest), property taxes and any condominium fees.
*** Includes non-farm, non-Native, non-band, non-reserve households which reported income greater than zero and shelter costs less than their income.
**** Contains selected Census Sub-divisions (CSDs) from the "905" area of the Toronto CMA. Combined with the "416" area total (which contains all applicable CSDs), they represent 89% of the non-immigrant households and 97.99% of the immigrant households. Not included in the "905" area total: Aurora, Bradford West Gwillimbury, Caledon, East Gwillimbury, Georgina, Halton Hills, King, Milton, Mono, New Tecumseth, Orangeville, Uxbridge, and Whitchurch-Stouffville.

Within the Toronto CMA, differences in the household composition of non-immigrants and immigrants were even stronger (see Figure 3). For non-immigrant households, there was a clear division between the suburban "905" area, where 73% were family households, and the central "416" area, where only 45% were family households. This division was less defined with immigrant households. For "most-recent" immigrant households, family households accounted for 88% of households in the suburban "905" and 77% in the central "416" area.

Shelter costs are higher in the suburbs

A clear division also existed based on average monthly shelter costs, which were significantly higher in the suburban "905" than in the central "416" area (see Table 3). Average shelter costs in the suburban "905" were 23% higher for non-immigrant households, 35% higher for immigrant households, and 28% higher for "most-recent" immigrant households. Within the central "416" CSDs, the city of Toronto had both the lowest average shelter costs among "most-recent" immigrant households ($711/month), and the highest among non-immigrant households ($950/month).

Similar extremes were also seen when income was compared for renter and owner households. For CSDs within the Toronto CMA, the city of Toronto had both the second lowest average household income ($30,677 for "most-recent" immigrant tenants), and the highest ($109,227 for non-immigrant owners) (see Table 4). This indicates a dichotomy of households in the city of Toronto: homeowners with higher incomes who can afford the high land and purchase prices[5] found in city centres, and renters with lower incomes who gravitate towards the affordable high-density dwellings also associated with city centres.

Thus, the availability of affordable rental accommodation was a key factor in determining the location of immigrant households, particularly for "most-recent" immigrants, within the Toronto CMA. The average household income for "most-recent" immigrants was significantly below that for "pre-1976" immigrants. Consequently, only 26% of "most-recent" immigrant households were owners, and the majority lived in the central "416" area where shelter costs were lower and rental dwellings more common. Just as average household income for immigrants increased with length of residence in Canada, so did ownership rates, until more "pre-1976" immigrant (75%)

Table 4: Average Household Income by Tenure*, 1996

	Non-immigrants			Immigrants			Immigrants by Period of Immigration											
							Prior to 1976 "Pre-1976" immigrants			1976 to 1985 "Less-recent" immigrants			1986 to 1990 "Other-recent" immigrants			1991 to 1996 "Most-recent" immigrants		
	Tenure (% Owners)	Income		Tenure (% Owners)	Income		Tenure (% Owners)	Income		Tenure (% Owners)	Income		Tenure (% Owners)	Income		Tenure (% Owners)	Income	
		Own	Rent		Own	Rent		Own	Rent		Own	Rent		Own	Rent		Own	Rent
"905" CSDs**																		
Pickering	84%	81,632	50,600	88%	76,602	45,037	90%	77,730	45,116	87%	74,028	52,076	87%	72,021	46,936	62%	76,508	34,759
Ajax	81%	77,268	42,520	83%	72,383	40,959	84%	72,628	42,669	87%	77,058	40,743	83%	68,340	38,856	60%	59,967	35,488
Vaughn	86%	86,037	56,047	92%	78,455	50,255	94%	79,764	47,710	89%	76,911	56,880	86%	71,905	47,899	73%	67,320	52,927
Markham	79%	98,578	54,588	87%	81,531	48,338	90%	90,655	47,471	85%	85,672	47,815	85%	69,809	53,954	82%	53,073	45,490
Richmond Hill	71%	84,840	46,523	83%	79,834	43,411	87%	84,931	44,170	79%	88,233	43,543	82%	69,785	42,651	75%	51,592	41,911
Newmarket	75%	80,183	41,691	81%	76,033	42,815	85%	75,965	35,830	83%	78,785	47,450	64%	78,350	53,270	49%	56,263	55,481
Mississauga	67%	85,998	48,044	69%	74,135	40,796	82%	76,219	42,734	70%	76,942	42,743	55%	69,132	39,998	35%	55,981	38,007
Brampton	70%	75,666	46,529	76%	72,579	40,753	83%	74,165	40,547	76%	73,670	40,723	66%	67,602	42,607	41%	56,701	39,687
Oakville	76%	101,074	49,008	81%	89,580	45,101	85%	88,447	47,132	81%	97,128	43,736	68%	89,230	40,652	47%	80,471	42,902
"416" CSDs																		
Scarborough	61%	71,143	38,520	61%	64,637	34,537	75%	66,782	36,885	60%	68,480	34,837	48%	62,315	34,978	35%	49,132	31,651
Toronto	36%	109,227	46,145	42%	71,647	34,622	58%	72,450	37,030	36%	70,254	36,530	20%	69,190	32,962	10%	65,851	30,677
East York	51%	75,548	40,142	44%	62,633	34,133	62%	62,927	35,505	35%	66,305	35,436	24%	57,266	35,059	10%	53,580	30,790
North York	51%	91,961	46,146	51%	70,962	36,174	71%	71,285	37,926	42%	78,003	36,064	29%	68,342	36,677	17%	53,505	33,951
York	46%	71,204	38,810	50%	53,586	31,499	70%	52,798	31,353	41%	57,072	33,098	28%	54,215	32,252	14%	54,972	29,986
Etobicoke	59%	80,934	44,785	58%	67,621	36,647	76%	67,650	38,771	49%	73,329	38,222	28%	63,593	35,880	15%	55,093	33,579
"905" CSDs**	73%	85,888	47,920	78%	77,007	42,181	86%	79,538	43,288	77%	79,447	43,631	67%	70,438	41,875	50%	56,758	39,468
"416" CSDs	48%	88,119	44,218	51%	67,430	34,996	68%	68,288	36,952	45%	70,952	35,962	32%	64,376	34,766	19%	53,410	32,066
Total - Toronto CMA	60%	85,928	44,927	61%	71,875	36,346	75%	73,198	38,222	57%	75,216	37,393	43%	67,455	36,045	26%	55,260	33,321

All numbers have been rounded.

* Includes non-farm, non-Native, non-band, non-reserve households which reported income greater than zero and shelter costs less than their income.

**Contains selected Census Sub-divisions (CSDs) from the "905" area of the Toronto CMA. Combined with the "416" area total (which contains all applicable CSDs), they represent 89% of the non-immigrant households and 97-99% of the immigrant households. Not included in the "905" area total: Aurora, Bradford West Gwillimbury, Caledon, East Gwillimbury, Georgina, Halton Hills, King, Milton, Mono, New Tecumseth, Orangeville, Uxbridge, and Whitchurch-Stouffville.

than non-immigrant (60%) households owned their homes (see Table 4). This held true for both the central "416" and suburban "905" areas.

Most immigrant households in the Toronto CMA are well housed

Just over half (52%) of immigrant households in the Toronto CMA lived in housing which met or exceeded the three housing standards used in determining core housing need (see "Commonly Used Terminology"), compared to 68% of non-immigrant households in the Toronto CMA, and 63% of immigrant households in the rest of Canada (see Table 5).

Another 24% of the immigrant households in the Toronto CMA lived in housing which fell below one or more of the standards, but could have afforded to rent alternative local market housing which met all three. The comparable proportion was lower for both Toronto CMA non-immigrant households (15%), and immigrant households in the rest of Canada (17%). This may reflect a household's choice to live below one or more of the standards while saving towards purchasing a home. Given that the share of households in this situation is higher for both immigrants and non-immigrants in the Toronto CMA than in the rest of the country, the higher housing prices in the Toronto CMA may also be a factor*.

Table 5: Households and Housing Conditions *, 1996

	All households		At or Above All Standards**		Below One or More Housing Standards**			
					Could Afford to Meet All Standards		In Core Housing Need	
	(000s)	%	(000s)	%	(000s)	%	(000s)	%
Toronto CMA								
Non-immigrants	678	100%	459	68%	105	15%	113	17%
Immigrants:								
Prior to 1976	391	100%	254	65%	67	17%	70	18%
1976 to 1985	117	100%	54	46%	35	30%	28	24%
1986 to 1990	96	100%	34	35%	34	35%	29	30%
1991 to 1996	98	100%	25	26%	32	33%	41	42%
Immigrants Total	702	100%	367	52%	168	24%	167	24%
Non-permanent residents	12	100%	4	33%	3	25%	5	42%
Total - Immigrants and non-immigrants	1,392	100%	830	60%	276	20%	285	20%
Canada excluding Toronto CMA								
Total	8,417	100%	5,857	70%	1,121	13%	1,441	17%
Non-immigrants	6,996	100%	4,964	71%	877	13%	1,156	17%
Immigrants	1,394	100%	883	63%	239	17%	273	20%

All numbers have been rounded.
* Includes non-farm, non-Native, non-band, non-reserve households which reported income greater than zero and shelter costs less than their income.
** The housing standards used as the first stage of determining core housing need are: adequacy (does not require major repairs), suitability (has enough bedrooms), and affordability (shelter costs are less than 30% of before-tax household income). The second stage deems a household to be in core housing need if they could not afford alternative housing on the local rental market without spending >30% of their household income.

Almost one quarter of all immigrant households are in core housing need

Almost one-quarter (24%) of immigrant households in the Toronto CMA were in core housing need. This compares to 17% of non-immigrant households, and 20% of immigrant households in the rest of Canada. Within the Toronto CMA, the proportion of households in core housing need was substantially higher in the central "416" than in the suburban "905" area (see Figure 4). This is not surprising, given the high incidence of core housing need among renter households, and the large share of renter households in the central "416" area.

The incidence of core housing need among "most-recent" immigrant households (42%), most of whom were renters in the central "416" area, was significantly higher than the rate for "pre-1976" immigrants households (18%) (see Table 6).

Figure 4: Immigrant and Non-Immigrant Households - Incidence of Core Housing Need Across Selected Toronto CMA Census Sub-Divisions, 1996

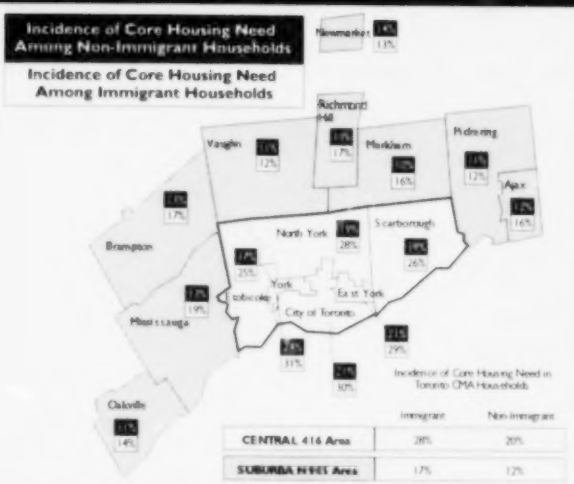

Table 6: Households (HHs) and Per Cent in Core Housing Need by Toronto CMA and Selected Census Sub-Divisions *, 1996

	Non-immigrants		Immigrants		Immigrants by Period of Immigration							
					Prior to 1976 "Pre-1976" immigrants		1976 to 1985 "Less-recent" immigrants		1986 to 1990 "Other-recent" immigrants		1991 to 1996 "Most-recent" immigrants	
	Total HHs (000s)	In Core Housing Need (%)	Total HHs (000s)	In Core Housing Need (%)	Total HHs (000s)	In Core Housing Need (%)	Total HHs (000s)	In Core Housing Need (%)	Total HHs (000s)	In Core Housing Need (%)	Total HHs (000s)	In Core Housing Need (%)
"905" CSDs**												
Pickering	14	11%	9	12%	6	11%	1	12%	1	13%	***	28%
Ajax	13	12%	7	16%	4	14%	1	14%	1	19%	***	31%
Vaughn	12	11%	22	12%	17	11%	3	14%	1	17%	1	23%
Markham	19	10%	27	16%	14	10%	5	14%	4	18%	4	36%
Richmond Hill	15	13%	15	17%	9	13%	2	15%	2	23%	2	35%
Newmarket	13	14%	4	13%	3	12%	1	11%	***	16%	***	19%
Mississauga	75	13%	87	19%	46	14%	16	18%	14	23%	11	36%
Brampton	40	13%	37	17%	22	14%	7	18%	4	21%	3	31%
Oakville	26	11%	15	14%	11	13%	2	13%	1	19%	1	25%
"416" CSDs												
Scarborough	66	19%	102	26%	48	18%	18	25%	18	29%	18	43%
Toronto	140	21%	121	30%	64	24%	21	30%	17	36%	19	44%
East York	22	21%	20	29%	11	24%	3	27%	2	35%	3	47%
North York	71	19%	121	28%	64	21%	19	30%	17	34%	20	43%
York	20	24%	32	31%	17	24%	5	31%	5	38%	5	46%
Etobicoke	54	17%	58	25%	35	18%	8	28%	8	32%	8	46%
"905" CSDs**	228	12%	223	17%	132	13%	39	16%	29	21%	23	34%
"416" CSDs	372	20%	454	28%	239	21%	75	28%	66	33%	74	44%
Other "905" CSDs	78	14%	25	14%	20	13%	3	13%	1	17%	1	22%
Total - Toronto CMA	678	17%	702	24%	391	18%	117	24%	96	30%	98	42%

All numbers have been rounded.

* Includes non-farm, non-Native, non-band, non-reserve households which reported income greater than zero and shelter costs less than their income.

**Contains selected Census Sub-divisions (CSDs) from the "905" area of the Toronto CMA. Combined with the "416" area total (which contains all applicable CSDs), they represent 89% of the non-immigrant households and 97-99% of the immigrant households. Not included in the "905" area total: Aurora, Bradford West Gwillimbury, Caledon, East Gwillimbury, Georgina, Halton Hills, King, Milton, Mono, New Tecumseth, Orangeville, Uxbridge, and Whitchurch-Stouffville.

*** Number too small to present

Almost one quarter of all immigrant households are in core housing need

Almost one-quarter (24%) of immigrant households in the Toronto CMA were in core housing need. This compares to 17% of non-immigrant households, and 20% of immigrant households in the rest of Canada. Within the Toronto CMA, the proportion of households in core housing need was substantially higher in the central "416" than in the suburban "905" area (see Figure 4). This is not surprising, given the high incidence of core housing need among renter households, and the large share of renter households in the central "416" area.

The incidence of core housing need among "most-recent" immigrant households (42%), most of whom were renters in the central "416" area, was significantly higher than the rate for "pre-1976" immigrants households (18%) (see Table 6).

Figure 4: Immigrant and Non-Immigrant Households - Incidence of Core Housing Need Across Selected Toronto CMA Census Sub-Divisions, 1996

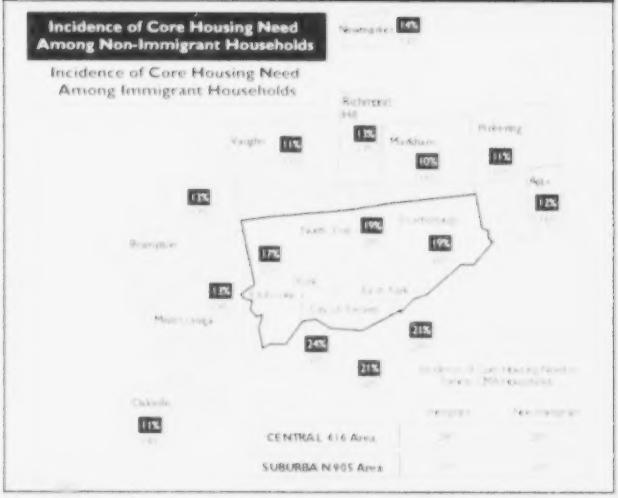
Incidence of Core Housing Need Among Non-Immigrant Households
Incidence of Core Housing Need Among Immigrant Households
CENTRAL 416 Area
SUBURBAN 905 Area

Table 6: Households (HHs) and Per Cent in Core Housing Need by Toronto CMA and Selected Census Sub-Divisions *, 1996

	Non-immigrants		Immigrants		Immigrants by Period of Immigration							
					Prior to 1976 "Pre-1976" immigrants		1976 to 1985 "Less-recent" immigrants		1986 to 1990 "Other-recent" immigrants		1991 to 1996 "Most-recent" immigrants	
	Total HHs (000s)	In Core Housing Need (%)	Total HHs (000s)	In Core Housing Need (%)	Total HHs (000s)	In Core Housing Need (%)	Total HHs (000s)	In Core Housing Need (%)	Total HHs (000s)	In Core Housing Need (%)	Total HHs (000s)	In Core Housing Need (%)
"905" CSDs **												
Pickering	14	11%	9	12%	6	11%	1	12%	1	13%	—	28%
Ajax	13	12%	7	16%	4	14%	1	14%	1	19%	—	31%
Vaughn	12	11%	22	12%	17	11%	3	14%	1	17%	1	23%
Markham	19	10%	27	16%	14	10%	5	14%	4	18%	4	36%
Richmond Hill	15	13%	15	17%	9	13%	2	15%	2	23%	2	35%
Newmarket	13	14%	4	13%	3	12%	1	11%	—	16%	—	19%
Mississauga	75	13%	87	19%	46	14%	16	18%	14	23%	11	36%
Brampton	40	13%	37	17%	22	14%	7	18%	4	21%	3	31%
Oakville	26	11%	15	14%	11	13%	2	13%	1	19%	1	25%
"416" CSDs												
Scarborough	66	19%	102	26%	48	18%	18	25%	18	29%	18	43%
Toronto	140	21%	121	30%	64	24%	21	30%	17	36%	19	44%
East York	22	21%	20	29%	11	24%	3	27%	2	35%	3	47%
North York	71	19%	121	28%	64	21%	19	30%	17	34%	20	43%
York	20	24%	32	31%	17	24%	5	31%	5	38%	5	46%
Etobicoke	54	17%	58	25%	35	18%	8	28%	8	32%	8	46%
"905" CSDs **	228	12%	223	17%	132	13%	39	16%	29	21%	23	34%
"416" CSDs	372	20%	454	28%	239	21%	75	28%	66	33%	74	44%
Other "905" CSDs	78	14%	25	14%	20	13%	3	13%	1	17%	1	22%
Total - Toronto CMA	678	17%	702	24%	391	18%	117	24%	96	30%	98	42%

All numbers have been rounded

* Includes non-farm, non-Native, non-band, non-reserve households which reported income greater than zero and shelter costs less than their income

** Contains selected Census Sub-divisions (CSDs) from the "905" area of the Toronto CMA. Combined with the "416" area total (which contains all applicable CSDs), they represent 89% of the non-immigrant households and 97-99% of the immigrant households. Not included in the "905" area total: Aurora, Bradford West Gwillimbury, Caledon, East Gwillimbury, Georgina, Halton Hills, King, Milton, Mono, New Tecumseth, Orangeville, Uxbridge, and Whitchurch-Stouffville

— Number too small to present

Table 7: Households in Core Housing Need, by Tenure, Toronto CMA and Selected Census Sub-Divisions *, 1996

	Non-immigrants		Immigrants		Immigrants by Period of Immigration							
					Prior to 1976 "Pre-1976" immigrants		1976 to 1985 "Less-recent" immigrants		1986 to 1990 "Other-recent" immigrants		1991 to 1996 "Most-recent" immigrants	
	% in Core Housing Need		% in Core Housing Need		% in Core Housing Need		% in Core Housing Need		% in Core Housing Need		% in Core Housing Need	
	Owner	Tenant	Owner	Tenant	Owner	Tenant	Owner	Tenant	Owner	Tenant	Owner	Tenant
"905" CSDs**												
Pickering	8%	27%	10%	32%	9%	30%	10%	24%	10%	30%	14%	47%
Ajax	7%	29%	12%	35%	11%	34%	10%	43%	15%	32%	26%	38%
Vaughn	9%	26%	11%	30%	9%	34%	12%	25%	16%	27%	23%	20%
Markham	7%	23%	13%	34%	8%	35%	10%	36%	17%	25%	35%	40%
Richmond Hill	8%	25%	14%	34%	10%	32%	10%	32%	20%	37%	34%	39%
Newmarket	7%	35%	10%	25%	8%	34%	8%	24%	21%	0%	28%	16%
Mississauga	7%	25%	12%	35%	10%	33%	11%	33%	15%	33%	27%	41%
Brampton	8%	26%	11%	36%	9%	38%	12%	36%	16%	30%	26%	35%
Oakville	6%	30%	10%	32%	9%	31%	9%	27%	10%	40%	14%	34%
"416" CSDs												
Scarborough	9%	35%	14%	43%	11%	40%	14%	41%	16%	41%	30%	50%
Toronto	9%	28%	15%	40%	14%	37%	17%	37%	20%	40%	25%	46%
East York	8%	34%	14%	42%	14%	40%	13%	34%	17%	41%	25%	50%
North York	9%	30%	14%	43%	12%	41%	15%	41%	19%	40%	30%	46%
York	11%	36%	17%	44%	15%	42%	19%	38%	26%	43%	25%	50%
Etobicoke	8%	30%	13%	41%	12%	37%	14%	40%	14%	40%	29%	49%
"905" CSDs**	7%	26%	12%	34%	9%	34%	11%	33%	16%	32%	29%	39%
"416" CSDs	9%	30%	15%	42%	13%	39%	15%	39%	18%	41%	29%	48%
Total- Toronto CMA	8%	29%	13%	40%	11%	38%	13%	38%	17%	39%	29%	46%

All numbers have been rounded.

* Includes non-farm, non-Native, non-band, non-reserve households which reported income greater than zero and shelter costs less than their income.

**Contains selected Census Sub-divisions (CSDs) from the "905" area of the Toronto CMA. Combined with the "416" area total (which contains all applicable CSDs), they represent 89% of the non-immigrant households and 97-99% of the immigrant households. Not included in the "905" area total: Aurora, Bradford West Gwillimbury, Caledon, East Gwillimbury, Georgina, Halton Hills, King, Milton, Mono, New Tecumseth, Orangeville, Uxbridge, and Whitchurch-Stouffville.

This lower rate stems primarily from the increase in home ownership. Among "pre-1976" immigrant households, most of whom were owners, 38% of renter households were in core housing need, compared to only 11% of owners (see Table 7).

This indicates that housing conditions for immigrant households improved with their length of residence in Canada, corresponding to similar increases in household income and home ownership. For organizations that provide services to immigrants, being able to identify those households most in need can help in program design and service location. In the Toronto CMA, service location would be planned around "most-recent" immigrants renting in the central "416" area, and similarly focused on individual CSDs with significant concentrations of these immigrants.

Conclusions

CMHC's Socio-economic Research Highlight 55-3, *Housing Conditions of Immigrants*, found that immigrant households that had been in Canada for over 20 years were likely to have reached the same housing standards as enjoyed by the average Canadian households. Indeed, "pre-1976" immigrant households were more likely than non-immigrant households to own their accommodation. Immigrant households in core housing need tended to be recent immigrants, were likely to be tenants with high shelter cost-to-income ratios, and to be living in particular sections of the larger Census Metropolitan Areas (CMAs).

This implies that the longer immigrants live in Canada, the more opportunity they have had to integrate into local job and housing markets. Thus, over time, the average income and household types of immigrants increasingly resemble those of non-immigrants, and subsequently the housing conditions for immigrants and non-immigrants would become increasingly similar.

The same conclusions hold for the Toronto CMA, not surprising given that it is home to one-third of all immigrant households in Canada. Information from the 1996 Census indicates that half of all households in the Toronto CMA have a primary maintainer who is an immigrant. Over three-quarters of these households were in, or could have afforded, housing that met or exceeded all housing standards. However, 24% (167,000 households) of all immigrant households in the Toronto CMA were in core housing need, compared to 17% of non-immigrant households in the Toronto CMA and 20% of immigrant households in the rest of the country.

Housing conditions improve for Toronto CMA immigrant households the longer that they have lived in Canada, as their household income and composition gradually approach those of non-immigrants. A greater proportion of "pre-1976" immigrant than non-immigrant households owned their homes, despite the fact that average household income was lower for "pre-1976" immigrants than non-immigrants. Toronto CMA immigrant households were less likely to own their home than immigrants in the rest of the country, but ownership rates were lower in the Toronto CMA as a whole. Non-immigrant households were also less likely to be owners in the Toronto CMA than in the rest of Canada.

Within the Toronto CMA, housing conditions in the six Census Sub-Divisions associated with the central "416" telephone area code were distinct from those in the surrounding suburban "905" area code. Average household income, ownership rates, and shelter costs were lower for households in the central "416" area than they were in the suburban "905" area, regardless of immigrant status. Immigrant households, particularly "most-recent" immigrants, tended to settle in the central "416" area to find less expensive rental housing. This concentration of lower average household income in the "416" area resulted in higher average shelter cost-to-income ratios and incidences of core housing need relative to the "905" area.

However, averages can often mask wide ranging household and housing conditions. This is certainly the case in the Toronto CMA, and particularly in the central "416" area. Indeed, the city of Toronto CSD contained the greatest range of household incomes and shelter costs, as the amenities and convenience of the central location attracted some of both the highest valued homes and the least expensive rental dwellings.

Notes

1 The primary household maintainer is the first person identified by Census respondents as being responsible for household payments. This will normally be the person who contributes the greatest amount toward the payments for shelter expenses.

2 The numbers in all tables have been rounded. Numbers and statistics quoted in the text are, in some cases, derived from data shown in the tables rather than being included explicitly.

3 Non-permanent resident households include households whose primary maintainer is in Canada (and members of their families living with them) claiming refugee status or holding student authorization (student visas or student permits), employment authorizations (or work permits), or Minister's permits (including extensions).

4 The CSDs selected for intra-urban analysis from the "905" area code of the Toronto CMA include: Pickering, Ajax, Vaughn, Markham, Richmond Hill, Newmarket, Mississauga, Brampton and Oakville. Combined, the central "416" and selected suburban "905" total represents 89% of the non-immigrant households and 97-99% of the immigrant households. CSDs with a smaller proportion of Toronto CMA households were not included in the suburban "905" area total, and these include: Aurora, Bradford West Gwillimbury, Caledon, East Gwillimbury, Georgina, Halton Hills, King, Milton, Mono, New Tecumseth, Orangeville, Uxbridge, and Whitchurch-Stouffville.

5 Based on self-reported dwelling values from the 1996 Census, the City of Toronto CSD had an average dwelling value of $275,441, the fourth highest of all CSDs included in the study. Within the central "416" area, only York was comparable, with values in the other CSDs ranging from 14% to 28% lower. In the suburban "905" area, only Vaughn, Markham, and Richmond Hill had greater average values (ranging from 7% to 12% higher) than the City of Toronto.

6 All other conditions being equal, a higher-priced home requires more money for the initial downpayment and subsequent monthly mortgage payments than a lower-priced home. Based on Canadian Real Estate Association (CREA) data, the average MLS resale price in the Toronto CMA in 1996 was $198,150, 31% higher than the average for Canada ($150,822) and 27% higher than the average for Ontario ($155,662). Average MLS resale prices in the Toronto CMA were the second highest of all Canada CMAs, behind only Vancouver ($288,268).

References

CMHC Socio-economic Research Highlights Issue 55-1, *Canadian Housing Conditions*
CMHC Socio-economic Research Highlights Issue 55-2, *Housing Conditions in Metropolitan Areas*
CMHC Socio-economic Research Highlights 55-3, *Housing Conditions of Immigrants*

For more information on the 1996 Census housing data, or to provide comments on this study or suggestions for further research, please contact:

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